

Information to identify the case:

Debtor 1	Silvia L Alvarez	Social Security number or ITIN	xxx-xx-5511
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-15006-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Silvia L Alvarez
aka Sylvia L Alvarez

11/30/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Silvia L Alvarez
Debtor(s)

Case No. 18-15006-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 30, 2020

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2020:

Recip ID	Recipient Name and Address
db	+ Silvia L Alvarez, 607 87th Street, North Bergen, NJ 07047-5104
cr	+ Cullen Schaffer, c/o Pellegrino & Feldstein LLC, 290 Route 46 West, Denville, NJ 07834-1239
517387380	+ Allstate Insurance Company, PO Box 40048, Roanoke, VA 24022-0048
517387381	Allstate Insurance Company of NJ, PO Box 503, Jackson, MS 39205-0503
517387382	+ Anthony L Velasquez, Corporate Counsel, Tryko Partners, 575 Route 70, 2nd Floor, Brick, NJ 08723-4042
517387383	+ Anthony L Velasquez, ESQ, Corporate Counsel, Tryko Partners, 575 Route 70, 2nd Floor, PO Box 1030, Brick, NJ 08723-0090
517387384	Bank of America, PO Box 220411, Greensboro, NC 27420
517387392	+ City of North Bergen, Tax Collector, Muncipal Building, 4233 Kennedy Blvd., North Bergen, NJ 07047-2779
518010559	+ Cullen Schaffer, 32 Erie Street, Jersey City, NJ 07302-2820
517387393	+ D & A Services, 1400 E Toughy Avenue, Suite G2, Des Plaines, IL 60018-3338
517427837	+ Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517387398	+ Dynia & Associates LLC, 4849 N Milwaukee Avenue, Suite 801, Chicago, IL 60630-2680
517387401	+ FNA Jersey BOI, LLC, 575 Route 70, 2nd Floor, Brick, NJ 08723-4042
517387399	Fia /Bank of America, Attn: Bankruptcy, PO Box 15021, Wilmington, DE 19850
517387403	+ Hackensack University Medical Center, 30 Prospect Street, Hackensack, NJ 07601-1915
517387404	+ Hackensack University Medical Center, 30 Prospect Street, PO Box 48028, Hackensack, NJ 07601-1915
517387402	+ Hackensack University Medical Center, PO Box 48027, Newark, NJ 07101-4827
517387405	+ Hayt, Hayt and Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
517387406	+ Hayt, Hayt and Landau ESQ, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
517387407	+ Keil & Sons, 1 Bergen Road, Fairview, NJ 07022-1801
517387412	+ North Bergen MUA, 6200 Tonnelle Avenue, North Bergen, NJ 07047-3312
517387413	+ North Bergen MUA NJ, 6200 Tonnelle Avenue, North Bergen, NJ 07047-3312
517387414	+ North Jersey Primary Care Associates, PO Box 34062, Newark, NJ 07189-0001
517387415	+ North Jersey Primary Care Associates, PO Box 9500-4535, Philadelphia, PA 19195-0001
517387416	+ Nudleman, Klemm & Golub, 425 Eagle Roack Avenue, Suite 403, Roseland, NJ 07068-1717
517387417	+ Nudleman, Klemm & Golub PC, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717
517387418	+ Pam Investors, 127 South Washington Avenue, Bergenfield, NJ 07621-2938
517387420	Pluese, Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
517387421	+ Plueses, Becker, & Saltzman, Attorneys At Law, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
517387422	+ Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
517387423	+ Pressler & Pressler ESQ, 7 Entin Road, Parsippany, NJ 07054-5020
517387424	+ Professional Adjmnt Co, 14410 Metropolis Avenue, Fort Myers, FL 33912-4341
517387426	+ Professional Adjustment Company, 14410 Metropolis Avenue, Ft Myers, FL 33912-4341
517387428	+ SLS, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517387429	+ SLS, PO Box 636005, Littleton, CO 80163-6005
517387430	+ Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517387431	+ Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005
517387435	+ Stenger and Stenger PC LLC, 4095 Embasay Drive, Suite A, Grand Rapids, MI 49546-2457
517387437	+ Us Bank, 2 Liberty Place, 50 South 16th Street, Suite 1950, Philadelphia, PA 19102-2516
517387436	+ Us Bank, 50 South 16th Street, Philadelphia, PA 19102-2516
517387439	+ Wells Fargo, PO Box 911, Des Moines, IA 50304-0911

TOTAL: 41

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
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District/off: 0312-2

User: admin

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Date Rcvd: Nov 30, 2020

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Total Noticed: 69

smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 30 2020 21:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 30 2020 21:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Dec 01 2020 02:08:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517387387	+ EDI: BANKAMER2.COM	Dec 01 2020 02:13:00	Bank of America, PO Box 9000, Getzville, NY 14068-9000
517387385	EDI: BANKAMER.COM	Dec 01 2020 02:08:00	Bank of America, PO Box 2240, Brea, CA 92822
517387386	+ EDI: BANKAMER2.COM	Dec 01 2020 02:13:00	Bank of America, PO Box 17645, Baltimore, MD 21297-1645
517387388	+ EDI: CCS.COM	Dec 01 2020 02:13:00	CCS, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
517387389	+ EDI: CCS.COM	Dec 01 2020 02:13:00	CCS, 2 Wells Avenue, Newton Center, MA 02459-3246
517387390	+ EDI: CITICORP.COM	Dec 01 2020 02:13:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
517387391	+ EDI: CITICORP.COM	Dec 01 2020 02:13:00	Citibank, PO Box 91600, Albuquerque, NM 87199-1600
517387395	EDI: DISCOVER.COM	Dec 01 2020 02:13:00	Discover Card, PO Box 30943, Salt Lake City, UT 84130
517387394	EDI: DISCOVER.COM	Dec 01 2020 02:13:00	Discover Card, PO Box 30953, Salt Lake City, UT 84130
517387397	EDI: DISCOVER.COM	Dec 01 2020 02:13:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
517387396	+ EDI: DISCOVER.COM	Dec 01 2020 02:13:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
517387400	+ EDI: BANKAMER.COM	Dec 01 2020 02:08:00	FIA Card Services, NA, PO Box 15137, Wilmington, DE 19850-5137
517387410	+ EDI: MID8.COM	Dec 01 2020 02:13:00	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
517387409	+ EDI: MID8.COM	Dec 01 2020 02:13:00	Midland Funding, 2365 Northside Drive Ste 30, San Diego, CA 92108-2709
517387434	+ Email/Text: bncnotices@stengerlaw.com	Nov 30 2020 21:45:00	Stenger and Stenger ESQ, 4095 Embasay Drive, Suite A, Grand Rapids, MI 49546-2457
517391400	+ EDI: RMSC.COM	Dec 01 2020 02:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517387438	+ EDI: WFFC.COM	Dec 01 2020 02:13:00	Wells Fargo, PO Box 95225, Albuquerque, NM 87199-5225
517387440	+ EDI: WFFC.COM	Dec 01 2020 02:13:00	Wells Fargo Auto Finance, PO Box 29704, Phoenix, AZ 85038-9704
517387441	+ EDI: WFFC.COM	Dec 01 2020 02:13:00	Wells Fargo Automotive, PO Box 60510, Los Angeles, CA 90060-0510
517387443	+ EDI: WFFC.COM	Dec 01 2020 02:13:00	Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697
517387442	+ EDI: WFFC.COM	Dec 01 2020 02:13:00	Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657
517387444	+ EDI: WFFC.COM		

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517387446	+ EDI: WFFC.COM	Dec 01 2020 02:13:00	Wells Fargo Home Loans, 1 Home Campus, X20501-01H, Des Moines, IA 50328-0001
517387445	+ EDI: WFFC.COM	Dec 01 2020 02:13:00	Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437
517387447	+ EDI: WFFC.COM	Dec 01 2020 02:13:00	Wells Fargo Home Mortgage, 5024 Parkway Plaza Blvd., Charlotte, NC 28217-1962
		Dec 01 2020 02:13:00	Wells Fargo Home Mortgage, Inc., One Home Campus, Des Moines, IA 50328-0001

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518891550	*+	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517387408	*+	Keil & Sons LLC, 1 Bergen Road, Fairview, NJ 07022-1801
517387411	*+	Midland Funding Co. Inc., 2365 Northside Drive Ste 30, San Diego, CA 92108-2709
517387419	*+	Pam Investors LLC, 127 South Washington Avenue, Bergenfield, NJ 07621-2938
517387425	*+	Professional Adjmnt Co, 14410 Metropolis Ave, Fort Myers, FL 33912-4341
517387427	*+	Professional Adjustment Company, 14410 Metropolis Avenue, Ft Myers, FL 33912-4341
517387433	*+	Specialized Loan Servicing, LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517387432	*+	Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2020 at the address(es) listed below:

Name	Email Address
Deborah T. Feldstein	on behalf of Creditor Cullen Schaffer dfeldstein@caplaw.net
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSR Mortgage Loan Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond	on behalf of Debtor Silvia L Alvarez herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	

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on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSR Mortgage Loan Trust 2006-OA1, Mortgage
Pass-Through Certificates, Series 2006-OA1 rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6